



SENIOR CITIZENS ADVISORY BOARD AGENDA

Tuesday, July 17, 2018 • 9:00 a.m. San Bruno Senior Center, 1555 Crystal Springs Road

WELCOME TO OUR ADVISORY BOARD MEETING: If you wish to speak on an item under discussion by the Board and appearing on the agenda, you may do so upon receiving recognition from the Board Chair. If you wish to speak on a matter not appearing on the agenda, you may do so during PUBLIC COMMENT. In compliance with the American Disabilities Act, individuals requiring accommodation for this meeting should notify us 48 hours prior to the meeting (616-7150).

1. **CALL TO ORDER/ROLL CALL:** Chair Bill Goff, Vice-Chair Flori Green, Dorothy Carmichael, Bill Hayes, Joanne Tracey, Barbara Luzaich, Herb Chu, and Treasurer Karen Hornung.
2. **PLEDGE OF ALLEGIANCE:**
3. **REVIEW OF AGENDA:**
4. **ACCEPTANCE OF MINUTES:** June 19, 2018
5. **CONSENT CALENDAR:**
 - a. Treasurer's Report – June 2018
 - b. Receive and File Monthly Information and Referral, Class Attendance, Nutrition Site Reports and Senior Center Historical Front Desk Sign In Data – (Tessier, Rangel)
6. **PUBLIC COMMENTS ON MATTERS NOT ON THE AGENDA:** Note: Board policy is to refer matters raised in this forum to staff for investigation and/or action where appropriate. State Law, known as the "Brown Act", prohibits Board from discussing or acting upon any matter that is not on the agenda. Non-agenda issues raised by members of the public or by the Board may, at the discretion of the Board, be scheduled for consideration at future meetings.
7. **UNFINISHED BUSINESS:**
 - a. Discussion Regarding Draft of Charitable Bequest Program
 - b. Update on Trash Enclosure Fencing
8. **NEW BUSINESS:**
9. **ITEMS FROM BOARD MEMBERS:**
10. **ITEMS FROM STAFF:**
11. **ADJOURNMENT**

**** POSTED PURSUANT TO LAW ****



MEETING MINUTES

Senior Citizens Advisory Board June 19, 2018

1. **Call to Order/Roll Call:** Chair Goff called the meeting of the Senior Citizens Advisory Board to order at 9:01 a.m. Board Members Present: Chair Goff, Vice Chair Green, Carmichael, Chu, Hayes, Luzaich, Tracey. Board Members Absent: Treasurer Hornung. Staff Present: Brewer, Rangel, Stallings, Tessier.
2. **PLEDGE OF ALLEGIANCE:** Chair Goff led the Pledge of Allegiance.
3. **REVIEW OF AGENDA:** No changes.
4. **ACCEPTANCE OF MINUTES:** **MSC Hayes/Green** to accept the minutes of the May 15, 2018 meeting. Approved unanimously.
5. **CONSENT CALENDAR:**
 - a. **Approve:** Treasurer's Report – May 2018
 - b. **Approve:** Monthly Information and Referral, Class Attendance, Nutrition Site Reports, and Senior Center Historical Front Desk Sign In Data
 - c. **Approve:** Monthly Minutes from Senior Events Committee**MSC Hayes/Tracey** to approve the Consent Calendar and passed with all ayes.
6. **PUBLIC COMMENT:**
7. **CONDUCT OF BUSINESS:**
8. **UNFINISHED BUSINESS:**
 - a. Discussion Regarding Draft of Charitable Bequest Program – Interim Director Stallings presented information to the Board regarding a Charitable Bequest Program. **MSC Hayes/Tracey** to move forward with proposal. Approved unanimously.
9. **ITEMS FROM MEMBERS AND SUBCOMMITTEE REPORTS:** None.
10. **ITEMS FROM STAFF:** None.
11. **ADJOURNMENT:** Vice Chair Green adjourned the meeting at 10:10 a.m.

SENIOR ADVISORY BOARD TRUST FUND REPORT

JUNE 30, 2018

Checking Account Balance 5/31/2018	\$ 9,986.80
Interest	\$ 0.42
Deposit	\$ -
Checks	\$ -
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Checking Account Balance 6/30/2018	\$ 9,987.22
Amount held at City of San Bruno prior 7/1/2013	\$ 103,932.20
Amount held at City of San Bruno July 1, 2013-June 30, 2017	\$ 56,499.44
Amount deposited to City since 7/1/2017	\$ 10,077.18
Deposit made to City account June	\$ 252.49
Deposit made to City account June	\$ 153.98
Deposit made to City account June	\$ 439.92
Deposit made to City account June	\$ 197.47
Deposit made to City account June	\$ 596.00
Amount deposited to City this fiscal year	\$ 11,717.04
TOTAL NET WORTH JUNE 30, 2018	\$ 182,135.90

2017-18 Information and Referral Statistics

	July	August	September	October	November	December	January	February	March	April	May	June
Housing	2	1	0	1	0	0	0	1	7	4	4	3
Shopping	1	1	1	1	0	0	1	0	1	0	0	2
Transportation	4	2	3	2	3	2	11	2	3	2	2	1
Assisted Living	2	0	1	0	0	0	1	0	1	0	3	0
Legal	8	1	0	1	1	0	2	1	2	4	1	0
Insurance	2	0	0	1	0	0	1	0	1	0	0	1
Welfare Check	1	1	0	0	0	0	0	0	0	0	0	0
Health	0	0	1	0	1	1	4	2	2	6	2	1
Counseling	0	0	0	0	0	0	1	1	2	2	1	2
Clean/Repair	2	0	2	1	2	3	3	3	1	1	1	2
General	0	5	6	9	3	2	9	8	15	8	4	5
Monthly Total	22	11	14	16	10	8	33	18	35	27	18	17

Class Attendance - June 2018

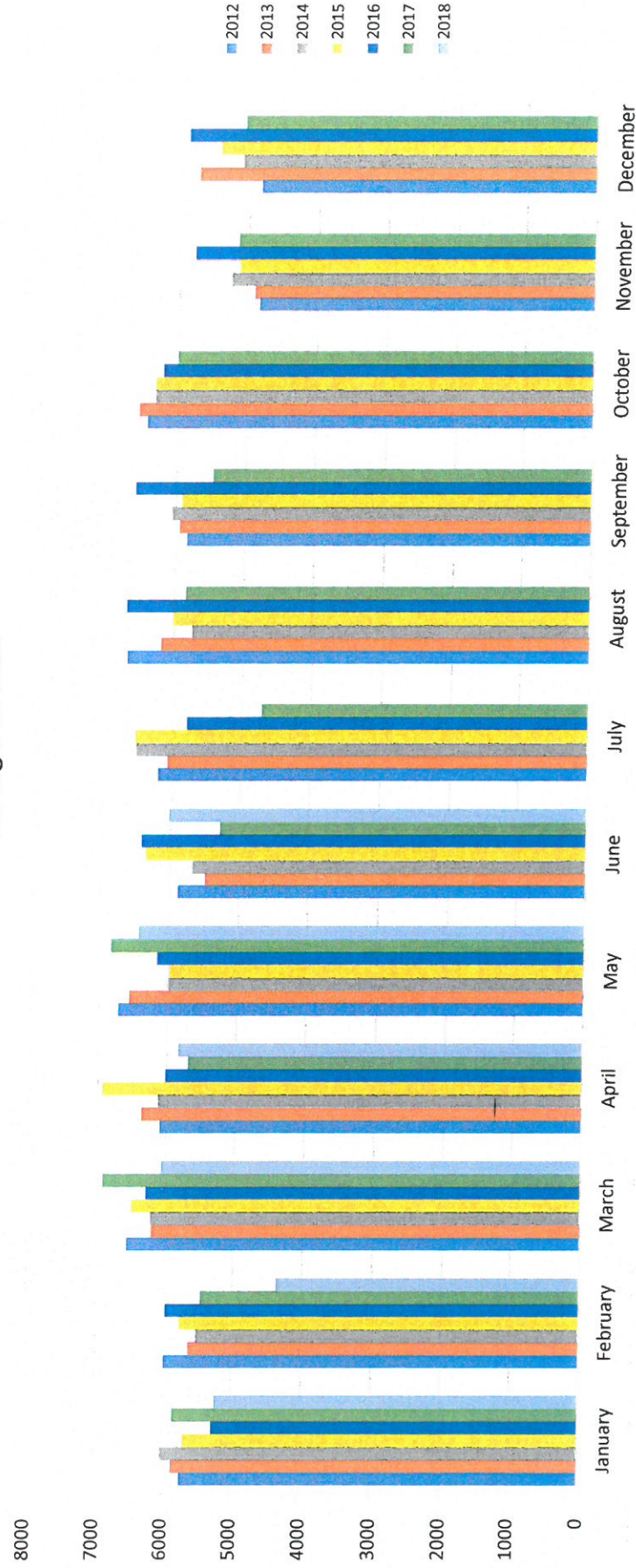
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Nutrition Site Report - June 2018

Day	Date	Total Prepared Hot Meals & Salads	Total Served Hot Meals	Total Served Salads	Total Served Hot Meals & Salads	Non-Senior Donations
Fri	1	90	79	10	89	16.50
Mon	4	90	68	19	87	22.00
Tues	5	100	81	18	99	16.50
Wed	6	120	105	13	118	27.50
Thur	7	70	60	5	65	16.50
Fri	8	85	76	6	82	33.00
Mon	11	95	75	19	94	11.00
Tues	12	105	88	12	100	22.00
Wed	13	130	100	22	122	22.00
Thur	14	75	61	10	71	16.50
Fri	15	135	133		133	
Mon	18	140	127	8	135	22.00
Tues	19	95	79	14	93	11.00
Wed	20	150	136	14	150	38.50
Thur	21	80	75	4	79	5.50
Fri	22	95	79	16	95	5.50
Mon	25	110	99	8	107	
Tues	26	100	80	18	98	5.50
Wed	27	130	106	18	124	16.50
Thur	28	80	67	9	76	16.50
Fri	29	110	93	13	106	16.50
Total		2185	1867	256	2123	341

	January	February	March	April	May	June	July	August	September	October	November	December
2012	5737	5987	6548	6090	6722	5878	6198	6670	5827	6432	4826	4817
2013	5868	5632	6196	6363	6567	5487	6059	6186	5939	6554	4902	5728
2014	6020	5522	6204	6119	5993	5672	6517	5733	6047	6318	5240	5103
2015	5701	5767	6494	6936	5982	6357	6539	6015	5910	6324	5131	5426
2016	5285	5977	6278	6017	6169	6418	5788	6689	6583	6208	5771	5884
2017	5851	5462	6908	5688	6838	5280	4700	5831	5460	5996	5144	5061
2018	5241	4364	6055	5832	6436	6019						

Historical Sign-In Data



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Leave a Legacy to the San Bruno Senior Center

Consider making A Charitable Bequest

A charitable bequest is how donors benefit a favorite cause through their will or living trust. Including a bequest to the San Bruno Senior Center (SBSC) in your will or trust is an easy way to make a difference.

Charitable bequests can work to the benefit of your estate's primary beneficiaries courtesy of the current tax laws and is a wonderful way to provide a pre-planned gift.

Advantages to you:

- It doesn't affect your current cash flow or assets.
- It's easy to make and to change if your circumstances change.
- You retain full use and complete control of your property for life.
- It may save you estate taxes later.
- Every dollar of your thoughtful gift is fully tax deductible through San Bruno Senior Center tax ID # 94-6000414.
- Plus, you have the satisfaction and pride of knowing your legacy will continue to benefit future participants at the Senior Center after you're no longer here.

You can make a legacy gift of any size with a simple directive in your will or living trust.

You may not need to rewrite your will or living trust if you decide to make a charitable bequest to SBSC. You can add an amendment, called a codicil, to your will or living trust. Here is some language you can have your attorney review:

"I give and bequeath San Bruno Senior Center , tax identification number 94-6000414, located in San Bruno, CA, \$ (*desired gift amount*) " (or state a percentage of your estate, or describe real or personal property, including exact location.)

"But I have family. Shouldn't I leave my entire estate to them?"

This is the number one caution when making a bequest. The fact is, depending on the current tax laws, leaving a gift to charity in your name can reduce the estate tax burden on your heirs. Consult a financial advisor or estate attorney to see how would work in your instance.

Step one, contact a financial planner or estate attorney or qualified paralegal to ensure you have a will and to make sure it is up to date, that it includes establishing a charitable gift if that is your wish.

Step two, let San Bruno Senior Center Staff or Board members know of your plan to lend your support. It's important we know what you want done with your eventual gift. And we will want to thank you.

There are a few differences in bequests, depending on what you want to leave, and how you want it done, calling for very specific language. Here are three examples to help direct your gift:

1. Specific Bequest:

"I give, devise and bequeath to San Bruno Senior Center 1555 Crystal Springs Ave, San Bruno, CA 94066, tax ID # 94-6000414.

- 1) the sum of \$_____, or,
- 2) _____% of my estate, or,
- 3) _____ shares of stock in _____ Company, or
- 4) my interest in (describe the real property, parcel number #____ located at ____.)"

2. Residual Bequest:

"I give, devise and bequeath to San Bruno Senior Center 1555 Crystal Springs Ave, San Bruno, CA 94066, tax ID # 94-6000414; [all or a percentage] _____% of the residue* of my estate."

*(Residue is defined as that which remains after debts and expenses of administration, legacies and all other devises have been satisfied.)

3. Contingent Bequest:

"In the event that [name of beneficiary] _____ does not survive, I give devise and bequeath the deceased beneficiary as a gift to San Bruno Senior Center 1555 Crystal Springs Ave, San Bruno, CA 94066, tax ID # 94-6000414.

YOU CAN SPECIFY DIFFERENT FORMS OF PROPERTY IN YOUR BEQUEST:

APPRECIATED STOCKS AND BONDS, IRA BALANCES: With careful planning, charitable gifts of long term appreciated securities or real estate can create very favorable tax benefits for you and your heirs: such as elimination of paying long-term capital gains tax or receiving an income tax charitable contribution.

TRUST DISTRIBUTIONS: Charitable Trusts offer an opportunity to make a substantial gift to San Bruno Senior Services, while retaining the annual income produced by these assets. You will retain income for your life and the life of your spouse. This gift can also be structured to create a substantial tax break over a period of years.

INSURANCE: You may own some form of life insurance. Life insurance can play a very important part in Planned Charitable Giving. Life insurance for charitable purposes can be accomplished by (1) the transfer of ownership of an existing policy to San Bruno Senior Center, or (2) the purchase of life insurance which names San Bruno Senior Center as the beneficiary and/or owner.

Your bequest is entirely under your control during life and becomes irrevocable only at death. Please consider making an everlasting commitment to the elderly in our community and include San Bruno Senior Services in your will or living trust today

Talk with your financial advisor for more information on these types of gifts.

** The Federal Taxpayer ID for San Bruno Senior Center is 94-6000414*

Every Nonprofit Can and Should Have a Bequest Program

Your Donors Want to Include Your Nonprofit in Their Wills

Peter Dazeley/Photographer's Choice/Getty Images

By Joanne Fritz

Updated July 12, 2018

Stanford Social Innovation Review recently published an article titled, "Philanthropy's Missing Trillions." Its authors, Jennifer Xia and Patrick Schmitt, began their report with this announcement:

In the next 20 years, an estimated \$30 trillion will be inherited in the United States as the large and prosperous Baby Boomer generation passes its wealth on to the next generation. This is the largest wealth transfer in human history, and may be the single greatest opportunity for philanthropy in the modern era.

The article, however, goes on to cite the lack of planning on the part of nonprofits to take advantage of this massive windfall. Planned giving is just not addressed often enough or strategies are incorrect.

Although planned giving has many components, the bequest is the bread and butter of all planned giving programs. A bequest program is also easy to start and inexpensive. It's where all charitable organizations should begin to harvest their donors' generosity beyond their life spans.

What Are Bequests?

Bequests are the transfers of wealth that occur upon a donor's death. Bequests can take several forms such as:

- **Specific bequest** - a certain amount of cash, securities, or property.
- **General bequest** - property that is similar to all other items distributed, usually cash.
- **Percentage bequest** - a stated percentage of the donor's estate.
- **Residual bequest** - all or a portion of what remains of the estate after specific and general bequests are distributed.

Besides an outright bequest, donors can also set up a trust to benefit charitable organizations during or after their lifetime, such as a charitable remainder trust or charitable lead trust.

Donors can also name one or more nonprofits as beneficiaries of an insurance policy or as the recipient of an IRA or another qualified retirement fund.

Why Nonprofits Must Have a Bequest Program for Their Donors

Setting up a bequest program is easier than you may think. Now is also the time.

It's been estimated that Baby Boomers, now reaching retirement age at a rate of 10,000 per day, will pass on some \$30 trillion over the next 30 to 40 years. Those figures are just for North American Baby Boomers, as set out by Accenture in its report on wealth transfer.

Successful nonprofits take bequests very seriously and often have sophisticated planned giving programs to help them capture some of this wealth transfer.

However, even small nonprofits can set up a bequest program to ensure their survival well into the future. Bequests help both nonprofits and donors. Donors often wish to leave money to their favorite causes, and they and their heirs may receive considerable tax benefits in the process.

Raising Money Through Bequests: How Your Organization Can Profit from the Biggest Intergenerational Transfer of Wealth in History, by David Valinsky and Melanie Boyd, is an easy-to-read book that takes the stress out of setting up a bequest program. Valinsky and Boyd, explain the steps to creating a bequest program, how to market it, and what to do when bequests start rolling in.

Why Do People Give?

There can be many reasons people love to give to charity, but some of the most common include:

- Donors believe in your mission. Donors are inspired by what your organization does to change or save lives in the community.
- Donors have seen the mission played out in their lives. A donor may have worked as a volunteer for your nonprofit. They may serve on the board, taken a tour or heard testimony to what your organization does.
- Donors believe you'll use their gift wisely. Donors must trust you to steward their gifts. That means you are open about finances and don't squander their money. Foster that confidence by telling donors frequently how their contributions have changed lives.

- Your organization has directly affected a donor's life or the life of a loved one. Providing exceptional service is the key to gaining gratitude as well as gifts and bequests.
- Donors feel like they know you. Continue to build relationships. Stay in touch. Reaching out to donors must be a priority.
- Giving makes donors feel good. Many donors feel that they are only trustees of the money they have earned or inherited. It is fun and fulfilling to give money to help those in need.
- Donors respect your staff and volunteer leadership. How donors view your executive director or your board president, especially their integrity, may dictate whether a donor leaves a bequest.
- Donors appreciate your organization's products and services.
- A bequest allows donors to honor or memorialize a loved one.
- Giving provides donors with acceptance and satisfies the need to belong.

How Do You Get Started with Bequests?

There are several steps to organizing a bequest program. However, one of the first, and perhaps most important, is to get your board's approval.

But how do you get the board to see the value of a bequest program?

Valinsky and Boyd, *Raising Money with Bequests*, suggest a presentation with these elements:

- **Include a report on the history of bequests your organization has received.** How many of those bequests were unsolicited? When were they received? Who were those donors? How were they connected to your charity?
- **Explain how a bequest program benefits donors.** The program allows you to educate people about the importance of having a will, and you can help donors make a dramatic impact on the community.
- **Review the benefits to your organization and present the cost to introduce and operate your bequest program.** Revenue from a bequest program takes years to realize. If board members balk at this, point out that if you had started this earlier, the organization could have been enjoying its fruits by now.
- **Suggest personnel to staff the program.** Although new staffing might not be needed right away, board members should understand that as time goes on and the program grows, new personnel may be required.
- **Address common myths of donor bequest decision making,** such as tax considerations drive donors' estate planning; and donors want to leave their entire estates to their children.

Setting Up the Bequest Advisory Committee

After convincing the board, you'll need to set up a Bequest Advisory Committee.

Valinsky and Boyd say that the best bequest committees are a mix of volunteers and board members, regardless of their profession. They do not all have to be financial wizards. Including ordinary folks who can understand the human aspect of including a charity in your will makes your group stronger and more effective.

Bequest Committee members should be expected to:

- Attend Advisory Committee meetings and actively participate.
- Assist in the creation of the bequest society, such as developing a format, establishing membership eligibility and appropriate recognition, and creating marketing plans
- Review and recommend gift acceptance policies.
- Help staff to implement and market the program.
- Serve as ambassadors and advocates to the board and in the community. This includes speaking to groups about the bequest program.
- Identify prospects and, when appropriate, accompany staff on personal visits.
- Become a member of the bequest society by naming your charity in their will.

Marketing your legacy program includes creating a brochure to introduce prospects to the program and explaining it on your website. Not to mention the need to develop your case for support.

It will all take considerable work up front, but no nonprofit should neglect setting up a bequest program. It may not result in immediate gifts but could be vital for future financial stability.

Resources:

Philanthropy's Missing Trillions, Jennifer Xia and Patrick Schmitt, *Stanford Social Innovation Review*, 2017

Valinsky and Boyd, Raising Money with Bequests, 2007